



**STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE**

Insurance Division – Agent Licensing  
500 James Robertson Parkway  
Nashville, Tennessee 37243-1134  
Telephone: (615) 741-2693

**LICENSING PROCEDURES**  
**FOR**  
**NONRESIDENTS, LIMITED INSURANCE PRODUCERS AND ANY APPLICANT**  
**WHO IS EXEMPT FROM WRITTEN EXAMINATIONS**

These procedures do not apply for applicants who are required to take written examinations. The Handbook for such procedures may be obtained from prelicensing education providers or insurance companies.

**1. GENERAL INSTRUCTIONS**

- a. All applications must be completed in full; otherwise, they will be rejected.
- b. A nonrefundable Fifty (\$50) Dollar Filing Fee must accompany each application. All fees must be paid by guaranteed funds e.g. Money Order, Certified Check or Cashiers Check. Insurance Company Checks are acceptable.

**2. TYPES OF LICENSES**

a. **Insurance Producer**

- (1) An individual is required to be licensed under the laws of this state to sell, solicit, or negotiate a policy of insurance on the insurer's behalf.
- (2) Insurance Producer Licenses are issued for the following classifications:

Life	Property (includes VPD & Industrial Fire)
Accident & Health	Casualty (includes Surety)
Variable Contracts	Title
Personal Lines (Non Commercial Property and Casualty)	

b. **Limited Insurance Producer**

An individual other than an insurance producer who sells or negotiates contracts for any line of insurance listed below without examination.

- (1) Credit Products

Includes Credit Life, Credit Disability, Credit Property, Credit Unemployment, Involuntary Unemployment, Mortgage Life, Mortgage Disability, Guaranteed Automobile Protection (GAP) and any other form of insurance offered in connection with an extension of credit that is limited to, partially or wholly, extinguishing that credit obligation.

(2) Other - Limited Line (Must specify Limited Line on Uniform Application)

Bailbondsman	Crop Hail
Travel Accident & Baggage	Legal
Vehicle Rental	County Mutual Fire
Title – Practicing Attorney	

c. **Business Entity**

A business entity may obtain an insurance producer's license; however, only an individual licensed producer or limited lines producer shall sell, solicit or negotiate a contract of insurance in this state

3. **HOW TO APPLY FOR A LICENSE**

a. **Insurance Producer**

An insurance producer's license may be issued for one or all of the lines of insurance shown under No. 2 a (2) of this document if the applicant meets the following conditions.

- (1) An individual who applies for an insurance producer license in Tennessee who was previously licensed for the same lines of authority in another state shall not be required to complete any preclicensing or examination if:
  - a. Currently licensed in that state and make application to Tennessee within ninety (90) days of cancellation.
  - b. Applicant left previous state in good standing.

Submit:

--Uniform Application with \$50.00 filing fee  
--Letter of Clearance

- (2) Previously held a Tennessee license within the past 12 months. Applicant submits a Uniform Application with a \$50.00 filing fee and clearance letter if applicable.

b. **Limited Insurance Producer**

- (1) Applicant submits a Uniform Application with a \$50.00 filing fee.

c. **Temporary Insurance Producer License**

- (1) Applicant submits a Uniform Application with \$50.00 filing fee.
- (2) A temporary license may be issued as provided by TCA, Title 56, Chapter 6.
- (3) Also required is the preclicensing education requirement prior to taking examinations.

d. **Business Entity**

- (1) Application shall be made on the Uniform Business Entity Application.
- (2) \$50.00 filing fee.
- (3) Nonresidents must file a home state certification current within ninety (90) days.
- (4) Filing fee is subject to retaliatory.

#### **4. NONRESIDENT LICENSE**

- a. An applicant may qualify for a nonresident license as an insurance producer or limited producer only if he holds a like license in another state, a Province of Canada or other foreign country.
- b. No written examinations shall be required.
- c. Applicant submits a Uniform Application with \$50.00 filing fee and home state certification.
- d. Filing Fee is subject to retaliatory.

#### **5. VARIABLE CONTRACT PRODUCER (VARIABLE ANNUITIES & VARIABLE LIFE**

- a. There shall not be a written examination for a variable contract agent; however, as a prerequisite to be so licensed as a variable contract agent, the following requirements shall be met:
  - (1) The applicant shall be a duly licensed life insurance producer in Tennessee at the time he files his application for a variable contract license.
  - (2) Any producer, resident or nonresident, applying for a variable contract license shall do so by filing a Uniform Application with \$50.00 filing fee.
  - (3) Producer shall be duly qualified by examination under one or more of the following:
    - Any State Securities Sales Examination accepted by the Securities and Exchange Commission;
    - The National Association of Securities Dealers, Inc. Examination for Principals, or Examination for Qualification as a Registered Representative;
    - The various securities examinations required by the New York Stock Exchange, or any other registered national securities exchange;
    - The Securities and Exchange Commission test given pursuant to Section 15 (b) (8) of the Securities Exchange Act of 1934.

#### **6. TITLE LICENSE**

- a. Applicant is a licensed attorney in this state who desires to write Title Insurance as an ancillary part of his practice of law.
  - 1. Applicant files a Uniform Application with \$50.00 filing fee.
  - 2. Certification on method of how business is to be conducted as provided by TCA 56-35-131. (Form available)
  - 3. File a \$25,000 Surety Bond within 30 days after license issued. (Form available)
- b. Applicant who is not a practicing attorney must qualify for license by written Title examination. Handbook on examination procedures may be obtained through Education Providers or Insurance companies.

## **7. TITLE AGENCY**

- a. No person within this state shall act or hold himself out as a title insurance agency unless he has been issued a certificate of authority by the commissioner.
- b. Any application for such certificate shall be in writing and on forms prescribed by the commissioner and shall be accompanied by a filing fee of \$110.00. (Form available)
- c. Certification on method of how business is to be conducted. (Form available)

## **8. AGENCY CONTRACT OR AGREEMENT** (Company Appointment)

- a. Every insurance producer or limited insurance producer shall enter into an agency contract or agreement with an insurer or insurers prior to engaging in the business as a producer or limited insurance producer for such insurer or insurers.
- b. Any insurance company which enters into an agency contract or agreement with a licensed insurance producer or limited insurance producer shall, within fifteen (15) days thereafter, notify the department on form IN-1175, NOTIFICATION OF AGENCY CONTRACT OR AGREEMENT or file electronically.
- c. Any insurance company which terminates an agency contract or agreement with a licensed insurance producer or limited insurance producer shall, within thirty (30) days thereafter, notify the department on form IN-1174, TERMINATION NOTICE OF AGENCY CONTRACT OR AGREEMENT or file electronically.
- d. A fee of \$15.00 will be charged for each agency contract, agreement, or termination. **NO FEE IS REQUIRED AT THE TIME FORMS ARE SUBMITTED TO THE DEPARTMENT.** The department will collect the fees from the insurance company through a billing process on a quarterly basis.

## **9. LICENSE RENEWAL AND REINSTATEMENT**

- a. Every insurance producer or limited insurance producer license, resident or nonresident, shall be renewable each year on forms prescribed by the commissioner.
- b. Forty-five (45) days prior to the expiration date of insurance producer's and limited insurance producer's license, the commissioner shall mail a renewal notice with instructions to the licensee's current resident address on file with the department.
- c. The nonrefundable renewal fee for any insurance agent is thirty dollars (\$30.00).
- d. The nonrefundable renewal fee for a limited insurance producer license is fifteen dollars (\$15.00).
- e. An expired insurance producer's or limited insurance producer's license may be reinstated without examination at any time within twelve (12) months after the expiration date of the licenses by remitting the annual license fee plus a reinstatement penalty fee of double the renewal fee. Any producer or limited insurance producer who does not renew their license by the expiration date will be automatically mailed a second billing notice. Such notice will include the original renewal fee plus the penalty fee.

## **10. CHANGE OF ADDRESS**

Every licensed insurance producer or limited insurance producer shall notify the commissioner of any change in his residential or business address within thirty (30) business days of the change.

## **11. CERTIFICATION**

A certification is required when a Tennessee licensee applies for a license in another state. Indicate clearly:

- (1) Full Name
- (2) Producer ID Number
- (3) Social Security Number
- (4) Return Envelope
- (5) Name of Nonresident State
- (6) Fee - \$7.00 per Certification

\*Business Entities may request a certification letter in the same manner as Producers.

**NOTE: DO NOT SEND FORMS PROVIDED BY ANOTHER STATE. Tennessee will issue a computer-printed certification.**

## **12. CLEARANCES**

A clearance is required if the licensee is moving to another state and wishes to be licensed for insurance in that state.

**NOTE: NO CLEARANCE WILL BE PROVIDED WITHOUT THE WRITTEN REQUEST OF THE INDIVIDUAL REQUESTING CANCELLATION OF THE LICENSE. Request must include:**

- (1) Full Name
- (2) Producer ID Number
- (3) Social Security Number
- (4) Return Envelope
- (5) New State of Residence
- (6) Fee - \$7.00
- (7) Last Issued License Returned
- (8) Telephone Number

## **13. DUPLICATE LICENSE**

The commissioner may issue a duplicate license for any lost, stolen or destroyed license upon receipt of an affidavit of the licensee, concerning the facts of such loss, theft or destruction.

## **14. FEES**

Application Filing Fee - \$50.00  
Insurance Producer License Renewal - \$30.00  
Limited Insurance Producer Renewal - \$15.00  
Business Entity Renewal - \$30.00  
Certification/Clearances - \$7.00

**NOTE: LICENSING FEES MUST BE PAID BY MONEY ORDER, CERTIFIED CHECK, CASHIERS CHECK OR INSURANCE COMPANY CHECK.**

## **15. REQUEST FOR FORMS**

Forms may be found on our website: [www.state.tn.us/commerce](http://www.state.tn.us/commerce) or send self addressed postage paid envelope with form title and number to:

TENNESSEE DEPARTMENT COMMERCE AND INSURANCE  
AGENT LICENSING SECTION  
500 JAMES ROBERTSON PARKWAY  
NASHVILLE, TENNESSEE 37243-1134